

200 Jefferson Avenue, Suite 413
Memphis, TN 38103
Telephone: (901) 544-3202

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UNITED STATES BANKRUPTCY COURT

WESTERN DISTRICT OF TENNESSEE

NOTICE OF COMMENCEMENT OF CASE UNDER CHAPTER 7
OF THE BANKRUPTCY CODE,
MEETING OF CREDITORS, AND FIXING OF DATES
(Individual or Joint Debtor No Asset Case)

Case Number: 96-22568 XXX
Date Filed (or Converted): 02/26/96

IN RE(NAME OF DEBTOR)
Tracy K. Baldwin, 414-06-9482

Deborah Lytle/W.E. Davis Clerk
2535 Hwy 51 South Room 5
Hernando MS 38632

ADDRESS OF DEBTOR
54 Pin Oak Dr.
Byhalia, MS 38611

NAME/ADDRESS OF ATTORNEY FOR DEBTOR

Jimmy E. McElroy
3780 S. Mendenhall
Suite 202
Memphis, TN 38115

Telephone Number: (901) 363-7283

NAME/ADDRESS OF TRUSTEE

George W. Emerson
200 Jefferson Ave.
Suite 1113
Memphis, TN 38103

Telephone Number: (901) 576-1311

DATE/TIME/LOCATION OF MEETING OF CREDITORS

March 25, 1996 at 2:30 pm
200 Jefferson Ave.
Room #407
Memphis, TN 38103

Discharge of Debts: Deadline to File a Complaint Objecting to Discharge of the Debtor or to
Determine Dischargeability of Certain Types of Debts: 05/24/96

AT THIS TIME THERE APPEAR TO BE NO ASSETS AVAILABLE FROM WHICH PAYMENT MAY BE MADE TO UNSECURED CREDITORS.
DO NOT FILE A PROOF OF CLAIM UNTIL YOU RECEIVE NOTICE TO DO SO.

FAILURE OF THE DEBTOR OR THE ATTORNEY FOR THE DEBTOR TO APPEAR AT THE SECTION
341(a) MEETING OF CREDITORS OR FAILURE TO FILE THE SCHEDULES AND STATEMENT
OF AFFAIRS WITHIN 15 DAYS AFTER THE ENTRY OF THE ORDER FOR RELIEF MAY RESULT
IN A DISMISSAL OF THIS CASE WITHOUT FURTHER NOTICE.

For the Court:

Jed G. Weintraub
Clerk of the Bankruptcy Court

2/28/96
Date

FORM B9A

STATE MS.-DE SOTO CO.
FILED

(SEE REVERSE SIDE)

MAR 7 4 15 PM '96

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BK 1 PG 400
W.E. DAVIS CH. CLK.

Chapter 7 No Asset Individual

NOTICE IS FURTHER GIVEN THAT:

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COMMENCEMENT OF CASE. A petition for liquidation under chapter 7 of the Bankruptcy Code ("Code") has been filed in this court by or against the person or persons named on the reverse side as the debtor, and an order for relief has been entered. You will not receive notice of all documents filed in this case. All documents filed with the court, including lists of the debtor's property, debts, and property claimed as exempt are available for inspection at the Office of the Clerk of the Bankruptcy Court.

CREDITORS MAY NOT TAKE CERTAIN ACTIONS. A creditor is anyone to whom the debtor owes money or property. Under the federal bankruptcy laws, the debtor is granted certain protections against creditors. Common examples of prohibited actions by creditors are contacting the debtor to demand repayment, taking action against the debtor to collect money owed to creditors or to take property of the debtor, and starting or continuing foreclosure actions, repossessions, or wage deductions. If unauthorized actions are taken by a creditor against a debtor, the court may penalize that creditor. A creditor who is considering taking action against the debtor or the property of the debtor should review Sec. 362 of the Code and may wish to seek legal advice. The staff of the clerk of the bankruptcy court is not permitted to give legal advice.

MEETING OF CREDITORS. The debtor (both husband and wife in a joint case) is required to appear at the meeting of creditors on the date and at the place set forth on the reverse side for the purpose of being examined under oath. Attendance by creditors at the meeting is welcomed, but not required. At the meeting, the creditors may elect a trustee other than the one named on the reverse side, elect a committee of creditors, examine the debtor, and transact such other business as may properly come before the meeting. The meeting may be continued or adjourned from time to time by oral notice at the meeting, without further written notice to creditors and other parties in interest.

LIQUIDATION OF THE DEBTOR'S PROPERTY. The Bankruptcy Trustee ("Trustee") will collect the debtor's property and turn any that is not exempt into money. At this time, however, it appears from the schedules of the debtor that there are no assets from which any distribution can be paid to creditors. If at a later date it appears that there are assets from which a distribution may be paid, the creditors will be notified and given an opportunity to file claims.

EXEMPT PROPERTY. Under state and federal law, the debtor is permitted to keep certain money or property as exempt. If a creditor or other interested party believes that an exemption of money or property is not authorized by law, the creditor or other interested party may file an objection. An objection must be filed not later than 30 days after the conclusion of the meeting of creditors.

DISCHARGE OF DEBTS. The debtor is seeking a discharge of debts. A discharge means that certain debts are made unenforceable against the debtor personally. Creditors whose claims against the debtor are discharged may never take action against the debtor to collect the discharged debts. If a creditor believes that the debtor should not receive any discharge of debts under Sec. 727 of the Code, or that a debt owed to the creditor is not dischargeable under Sec. 523(a) (2), (4), or (6) of the Code, timely action must be taken in the Bankruptcy Court by the deadline set forth on the reverse side labeled "Discharge of Debts." Creditors considering taking such action may wish to seek legal advice.

NOTICE OF ABANDONMENT. This will also serve notice that at the scheduled meeting on the reverse side, the Trustee may announce which properties the trustee plans to abandon. An objection to the Trustee's action may be filed within 15 days after the meeting of creditors.

(SEE REVERSE SIDE)